

**METHOD AND APPARATUS FOR CONDUCTING TRANSACTIONS
ON AN AUTOMATED TELLER MACHINE**

ABSTRACT

5 Method and apparatus for conducting transactions on an automatic teller machine
(ATM). A World Wide Web-enabled ATM provides messages, services and advertisements that
are personalized and specifically targeted to the ATM user or that ATM user's market segment.
The invention provides differentiated services to individual customers, targeted advertising to
individuals and customer segments, quick transactions based on user-defined preferences, and
10 customer-initiated electronic mail communication, which facilitates further marketing and sales
activities related to the targeted advertisements.